

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In re: **Colin David Peters** : Chapter 13
aka Colin D. Peters : Case No. **5:19-bk-03928-MJC**

aka Colin Peters :
aka Collin Peters :
:
:

Debtor :

Colin David Peters, : Motion to
Movant, : Approve Loan Modification
v. :
M&T Bank, : Respondent :

MOTION TO APPROVE LOAN MODIFICATION

AND NOW COMES Debtor, by and through his attorneys, NEWMAN WILLIAMS, P.C., who moves this Honorable Court for authorization to enter into a Loan Modification Agreement, and in support thereof avers as follows:

1. Debtors filed the instant bankruptcy case on September 16, 2019.
2. At the time of the bankruptcy filing, Debtors owned real property known as 183 ANNA ROAD, POCONO LAKE, PA 18347. ("Debtor's Residence").
3. Debtors' Residence is secured by a first lien priority mortgage held and/or serviced by Respondent, M&T Bank.
4. Debtors' Chapter 13 Plan contemplates direct payment of this first lien priority mortgage held and/or serviced by M&T Bank.
5. Debtors were approved for a Loan Modification. A true and correct, but redacted, copy of the loan modification proposal with this Motion as an Exhibit and incorporated herein by reference as if set out at length.

6. Debtors believe that it is in their best interests to undergo the above referenced loan modification as it is a partial claim in the amount of \$21,893.93, not due until November 1, 2048, that allows Debtor to catch up on arrears.

7. M&T Bank requires the instant Motion to Approve Loan Modification to authorize and allow M&T Bank to implement the loan modification.

WHEREFORE, Debtors respectfully pray this Honorable Court enter an Order authorizing Debtors to enter into a loan modification agreement with regard to the first lien priority mortgage held and/or serviced by M&T Bank, on substantially the terms outlined above in the instant Motion to Approve Loan Modification, and that provides that the first lien priority mortgage held and/or serviced by Lakeview Loan Servicing retain its status as the first lien priority mortgage, and for such other and further relief as the Honorable Court deems appropriate.

NEWMAN WILLIAMS, P.C.

By: /s/ Robert Kidwell
ROBERT KIDWELL, Esquire
Attorney for Debtors
P.O. Box 511, 712 Monroe Street
Stroudsburg, PA 18360
(570) 421-9090, fax (570) 424-9739
rkidwell@newmanwilliams.com